UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

DENISE CARLON, ESQUIRE KML LAW GROUP, P.C. Sentry Office Plz 701 Market Street, Suite 5000 Philadelphia, PA 19106 215-627-1322

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Attorneys for Secured Creditor: NewRez LLC d/b/a Shellpoint Mortgage Servicing

In Re:

Maxine C. Christian a/k/a Maxine Francesca Coleman-Christian,

Debtor

Order Filed on December 4, 2023 by Clerk, U.S. Bankruptcy Court District of New Jersey

Case No.: 23-16988 SLM

Hearing Date: 12/13/2023 @8:30 a.m.

Judge: Stacey L. Meisel

ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S CHAPTER 13 PLAN

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED**

DATED: December 4, 2023

Honorable Stacey L. Meisel United States Bankruptcy Judge Page 2

Debtor: Maxine C. Christian a/k/a Maxine Francesca Coleman-Christian

Case No.: 23-16988 SLM

Caption: ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO

DEBTOR'S CHAPTER 13 PLAN

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, NewRez LLC d/b/a Shellpoint Mortgage Servicing, holder of a mortgage on real property located at 36 Concord Place, Union, NJ, 07083, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Marc C. Capone, Esquire, attorney for Debtor, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtor is to obtain a loan modification by 4/30/2024, or as may be extended by modified plan; and

It **ORDERED**, **ADJUDGED** and **DECREED** that Debtor shall make regular postpetition payments in accordance with the terms of the note and mortgage and applicable payment change notices while the loan modification is pending; and

It **ORDERED**, **ADJUDGED** and **DECREED** that Secured Creditor reserves the right to object to modified plans; and

It is **FURTHER ORDERED**, **ADJUDGED and DECREED** that the Trustee is not to pay the arrears while the loan modification is pending; and

It is **FURTHER ORDERED**, **ADJUDGED and DECREED** that Secured Creditor does not waive its rights to the pre-petition arrears or any post-petition arrears that may accrue; and

It is **FURTHER ORDERED**, **ADJUDGED and DECREED** that if the loan modification is not successful, Debtor shall modify the plan to otherwise address Secured Creditor's claim; and

It is **FURTHER ORDERED**, **ADJUDGED** and **DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

Case 23-16988-SLM Doc 29 Filed 12/06/23 Entered 12/07/23 00:13:12 Desc Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court District of New Jersey

In re: Case No. 23-16988-SLM

Maxine C. Christian Chapter 13

Debtor

CERTIFICATE OF NOTICE

District/off: 0312-2 User: admin Page 1 of 2
Date Rcvd: Dec 04, 2023 Form ID: pdf903 Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol Definition

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 06, 2023:

Recipi ID Recipient Name and Address

db + Maxine C. Christian, 36 Concord Place, Union, NJ 07083-4220

TOTAL: 1

 $Notice \ by \ electronic \ transmission \ was \ sent \ to \ the \ following \ persons/entities \ by \ the \ Bankruptcy \ Noticing \ Center.$

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 06, 2023 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 4, 2023 at the address(es) listed below:

Name Email Address

Denise E. Carlon

on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING dcarlon@kmllawgroup.com

bkgroup@kmllawgroup.com

Marc C Capone

on behalf of Debtor Maxine C. Christian ecf@gbclawgroup.com

GillmanBrutonCaponeLLC@jubileebk.net,e4eaf5f23@maildrop.clio.com;mcapone@ecf.courtdrive.com;jgillman@ecf.courtdrive.

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Marie-Ann Greenberg

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Matthew K. Fissel

on behalf of Creditor WELLS FARGO BANK N.A. wbecf@brockandscott.com, matthew.fissel@brockandscott.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

Case 23-16988-SLM Doc 29 Filed 12/06/23 Certificate of Notice User: admin Entered 12/07/23 00:13:12 Desc Imaged e Page 4 of 4

Page 2 of 2 District/off: 0312-2 Total Noticed: 1 Date Rcvd: Dec 04, 2023 Form ID: pdf903

TOTAL: 5